



PO Box 26415
Salt Lake City, Utah 84126-0415
Telephone: 801-486-4182

June 14, 2016

Re: Optimal Readings Prof Svcs
Account #: 0374
Principal: \$53.00
Interest Accrued: \$0.00*
Total Balance: \$53.00
*Avoid future interest charges by paying your account in full.



Your account has been assigned for collection

Pay this office only

Make full remittance – envelope is provided

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

This communication is from a debt collector. This is an attempt to collect a debt. Any information obtained will be used for that purpose.

***** PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION AND PAYMENT OPTIONS *****

*** PLEASE DETACH LOWER PORTION AND RETURN WITH PAYMENT ***

ICU900051P1

ENTER THE REQUESTED INFORMATION IN THE SPACE PROVIDED BELOW



CU900051
PO Box 1022
Wixom MI 48393-1022

CHANGE SERVICE REQUESTED

Re: Optimal Readings Prof Svcs Account #: 0374
Principal: \$53.00
Interest Accrued: \$0.00*
Total Balance: \$53.00
*Avoid future interest charges by paying your account in full.

Amount Enclosed: \$ _____

June 14, 2016

155593892



Karen Q Mcmillan

Express Recovery Services, Inc.
PO Box 26415
Salt Lake City UT 84126-0415



Enclosing the bottom portion of this notice with your payment will expedite credit to your account.

CALIFORNIA NOTICE: As required by law, you are hereby notified that a negative credit agency report reflecting on your credit report may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. But we will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the time period described in the notice on the front of this letter. The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov. Nonprofit credit counseling services may be available in the area.

IDAHO: Toll Free Phone Number (800) 238-5888

KANSAS NOTICE: An investigative consumer report, which includes information as to your character, general reputation, personal characteristics and mode of living, has been requested. You have the right to request additional information, which includes the nature and scope of the investigation.

NEVADA NOTICE: If you pay or agree to pay the debt or any portion of the debt, the payment or agreement to pay may be construed as: 1) Your acknowledgement of the debt; and 2) A waiver by you of any applicable statute of limitations set forth in Nevada Revised Statutes 11.190 that otherwise precludes the collection of the debt. If you do not understand or have questions concerning your legal rights or obligations relating to the debt, you should seek legal advice.

UTAH NOTICE: As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

COLORADO: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. In-state office location: 27 North Willerup Suite B, Montrose, CO 81401. Local Phone Number: (303) 942-0099.

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

Payment Options:

- Pay online www.ersquickpay.com.
- Pay by phone using your credit card, checking or savings account. A \$5.95 convenience fee may be charged for automatic payment plans, payments by phone or online payments.
- Call us at 801-486-4182 to discuss payment arrangements